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Form 149

# IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

Leslie M. Hixenbaugh Sharon K. Hixenbaugh Debtor(s) Bankruptcy Case No.: 20–20479–CMB Per August 27, 2020 Proceeding Chapter: 13 Docket No.: 35 – 5, 29 Concil. Conf.: at

# ORDER OF COURT CONFIRMING PLAN AS MODIFIED AND SETTING DEADLINES FOR CERTAIN ACTIONS

#### (1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated January 29, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:* 

- A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1388.00 as of September, 2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- □ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. *A final plan conciliation conference will be held on at*, *in*. If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- □ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- □ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- □ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☑ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: IRS (Cl #1-4); PNC Bank NA (Cl #11).
- ☐ H. Additional Terms:

# (2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

- **A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P.* 2002(b), this Order shall not become final for a period of twenty–eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty–eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon it's entry.
- **B.** Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.
- **C.** Review of Claims Docket and Objections to Claims. Pursuant to W.PA.LBR 3021-I(c)(2), the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.
- **D.** Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to 11 U.S.C. §§506, 507 and 522 shall be filed within ninety (90) days after the claims bar date.
- **E.** Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

### (3.) IT IS FURTHER ORDERED THAT:

- **A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to  $11\ U.S.C.\ \S 1322(b)(2)$ , nothing in this Order shall be construed to change the payment terms established in the Plan.
- **B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
- C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty—one (21) days prior to the change taking effect.
- **D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR* 2016–1 before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
- **E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre—confirmation defaults in any subsequent motion to dismiss.
- **F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.

Carlota M. Böhm, Judge United States Bankruptcy Court

Dated: September 2, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

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United States Bankruptcy Court
Western District of Pennsylvania

In re:
Leslie M. Hixenbaugh
Sharon K. Hixenbaugh
Case No. 20-20479-CMB
Chapter 13

### CERTIFICATE OF NOTICE

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Sep 04, 2020.
                 +Leslie M. Hixenbaugh, Sharon K. Hixenbaugh, 5905 Victor Circle, AMerican Education Services, PO Box 2461, Harrisburg, PA 17105-2461
db/jdb
                                                                                                Aliquippa, PA 15001-4818
15197738
15197740
                 +Bureau of Account Managment,
                                                    3607 Rosemont Ave Ste 502,
                                                                                    Po Box 8875,
                  Camp Hill, PA 17001-8875
15197739
                  Bureau of Account Managment,
                                                   Bureau Of Account,
                                                                            Camp Hill, PA 17011
                          One, N.A., c/o Becket and Lee LLP, PO Box 3001, PO BOX 16408, ST. PAUL, MN 55116-0408
15220469
                                                                                      Malvern PA 19355-0701
                  Capital One, N.A.,
15215617
15197743
                 +Great Lakes Student Loans, P.O. Box 3059,
                                                                    Milwaukee, WI 53201-3059
                                                  Viking Client Services, Flint, MI 48507
15197745
                 Merchants & Medical Credit,
                 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-542

+PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433

+Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C.,
                                                              Miamisburg, OH 45342-5421
15231432
15197749
                                                                                         845 N. Lincoln Avenue,
15212319
                  Pittsburgh, PA 15233-1828
                 +Pnc Bank,
                               Po Box 3180,
                                               Pittsburgh, PA 15230-3180
15197746
                 Pnc Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982 Sallie Mae/Navient, PO Box 9450, Wilkes Barre, PA 18773
15197747
                 +Pnc Bank,
15197750
15197751
                 +Sharp Collections,
                                         114 N. Mercer Avenue, Sharpsville, PA 16150-2211
                 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123 Wells Fargo Bank, N.A., Wells Fargo Education Financial Services,
15225205
15230407
                  PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15197753
                 +Wells Fargo Bank, N.A., 301 E. 58th Street N,
                                                                         Sioux Falls, SD 57104-0422
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 03 2020 05:03:20
                   Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS,
                   Oklahoma City, OK 73118-7901
                 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 03 2020 05:03:28
                   PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
                 +E-mail/Text: bankruptcy_notifications@ccsusa.com Sep 03 2020 04:59:31
15197741
                  Credit Collection Services, 2 Wells Avenue,
                                                                        Newton Center, MA 02459-3246
                 +E-mail/Text: mrdiscen@discover.com Sep 03 2020 04:57:11
15197742
                                                                                    Discover Card,
                                                                                                       PO Box 71084.
                 Charlotte, NC 28272-1084
+E-mail/Text: kburkley@bernsteinlaw.com Sep 03 2020 04:59:22
15231560
                                                                                         Duquesne Light Company,
                                                     707 Grant St., Suite 2200, Gulf Tower,
                   c/o Bernstein-Burkley, P.C.,
                   Pittsburgh, PA 15219-1945
15197744
                 +E-mail/Text: sbse.cio.bnc.mail@irs.gov Sep 03 2020 04:57:25
                                                                                         Internal Revenue Service,
                                   Philadelphia, PA 19101-7346
15197748
                 +E-mail/Text: edinkel@vikingservice.com Sep 03 2020 04:59:42
                                                                                         PNC Card,
                  c/o Viking Client Services, 7500 Office Ridge Circle, Eden Prairie, MN 55344-3782
15220994
                  E-mail/Text: bnc-quantum@quantum3group.com Sep 03 2020 04:57:48
                   Quantum3 Group LLC as agent for, CF Medical LLC,
                                                                             PO Box 788,
                                                                                             Kirkland, WA 98083-0788
                 +E-mail/PDF: gecsedi@recoverycorp.com Sep 03 2020 05:04:09
15198195
                                                                                      Synchrony Bank,
                 c/o of PRA Receivables Management, LLC, PO Box 41021, N
+E-mail/Text: edinkel@vikingservice.com Sep 03 2020 04:59:42
                                                                                   Norfolk, VA 23541-1021
15197752
                                                                                         Viking Client Services,
                   7500 Office Ridge Circle, Eden Prairie, MN 55344-3783
                                                                                                       TOTAL: 10
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr
                  PNC Bank, National Association
cr'
                 +Duquesne Light Company,
                                              c/o Bernstein-Burkley, P.C.,
                   707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
                 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
cr*
                   Pittsburgh, PA 15233-1828
                                                                                                       TOTALS: 1, * 2, ## 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Debtors

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 04, 2020 Signature: /s/Joseph Speetjens

District/off: 0315-2 User: gamr Page 2 of 2 Date Rcvd: Sep 02, 2020

Form ID: 149 Total Noticed: 28

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 2, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmllawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com

Lauren M. Lamb on behalf of Debtor Leslie M. Hixenbaugh

julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Lauren M. Lamb on behalf of Joint Debtor Sharon K. Hixenbaugh

julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 7